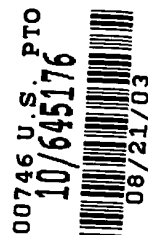


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. AUS920030385US1

Date: August 21, 2003

Mail Stop Patent Application
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450



Sir:

Transmitted herewith for filing is the patent application of Inventor(s):

Anmol N. Matada

For:

CREDIT CARD APPLICATION AUTOMATION SYSTEM

ASSIGNEE NAME: INTERNATIONAL BUSINESS MACHINES CORPORATION

ASSIGNEE RESIDENCE: ARMONK, NEW YORK

Enclosed are also:

- ☒ 16 Pages of Specification including an Abstract
☒ 6 Pages of Claims
☒ 6 Sheet(s) of Drawings (Informal)
☒ 1 A Declaration and Power of Attorney
☒ Information Disclosure Statement with form PTO-1449a and references
☒ Form PTO 1595 and assignment of the invention to IBM Corporation

CLAIMS AS FILED

| FOR | Number Filed | Number Extra | Rate | Basic Fee (\$750) |
|---------------------------|-----------------|-----------------|---------|----------------------|
| Total Claims | 21 | -20 = | X \$ 18 | = \$18.00 |
| Independent Claims | 3 | 3 = | X \$ 84 | = -0- |
| Multiple Dependent Claims | 0 | | X \$280 | = -0- |
| Total Filing Fee | | | | = \$768.00 |

- ☒ Please charge \$768.00 to IBM Corporation, Deposit Account No. 09-0447.
☒ The Commissioner is hereby authorized to charge payment of the following fees associated with the communication or credit any over payment to IBM Corporation, Deposit Account No. 09-0447. A duplicate copy of this sheet is enclosed.
☒ Any additional filing fees required under 37CFR § 1.16.
☒ Any patent application processing fees under 37CFR § 1.17.

Respectfully,

Diana L. Roberts
 Diana L. Roberts

Reg. No. 36,654

Intellectual Property Law Dept.

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